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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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Robert Wiest

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LEE & HAYES, PLLC  
601 W. RIVERSIDE AVE  
Suite 1400  
SPOKANE, WA 99201

EXAMINER

CARTER, CANDICE D

ART UNIT

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**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	<b>Application No.</b> 10/630,857	<b>Applicant(s)</b> WIEST ET AL.	
	<b>Examiner</b> CANDICE D. CARTER	<b>Art Unit</b> 3629	

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --**

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 14 August 2008.
- 2a) ☒ This action is **FINAL**.                      2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-22 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-22 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 31 July 2003 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)          | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____                                      |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)          | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____  | 6) <input type="checkbox"/> Other: _____                          |

### **DETAILED ACTION**

1. The Following is a Final Office Action in response to communications received on August 18, 2008. Claims 1, 3-110, 12, 13, 15-18, and 20 have been amended. No claims have been cancelled. Claim 22 has been added. Therefore, claims 1-22 are ending and have been addressed below.

#### ***Claim Rejections - 35 USC § 103***

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. **Claims 1-3, 6, 7, 8, 9-12, 15, 16-19, and 22 are rejected under 35 U.S.C. 103(a) as being unpatentable over Walker et al. (5,794,207) in view of Mangin et al. (6,078, 890).**

As per claim 1, Walker et al. discloses "A system for transacting business between a solicitor and a business comprising:

a server used by a business and being accessible by a solicitor" (col. 8, line 42-52 discloses communications between buyers and sellers being conducted using a central controller where a buyer who wishes to make a purchase accesses the central controller located at a remote server; in the instant case, the buyer is the solicitor as he is soliciting the business of sellers accessing the system);

"and a contract evaluator housed on the server, wherein the contract evaluator receives input data from the solicitor and determines at a second stage whether

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the input data as a whole falls within at least two specific pathways of further data evaluation” (col. 18, line 17-26 discloses evaluating the CPO by extracting data from the data input fields to determine the appropriate subject area that CPO would fall under, where the appropriate subject area is the specific pathway).

Walker et al. discloses the claimed invention except for "at least two specific pathways". It would have been obvious to one of ordinary skill in the pertinent art at the time the invention was made to modify the method and apparatus designed to facilitate buyer driven conditional purchase offers of Walker et al. to include at least one additional pathway , since it has been held that mere duplication of the essential working apparatus of a device involves only routine skill in the art. *St. Regis paper Co. v. Bemmis Co.* 193 USPQ 8.

Walker et al., however, fails to explicitly disclose “determines at a first stage whether the input data is complete, and error free in accordance with error validation criteria, to receive further evaluation” and “at least two specific pathways having an associated first mathematical model and a second of the specific pathways having an associated second mathematical model”.

Mangin et al., discloses a method and system for automated health care renewal and quality assessment having a stage wherein input data is determined to be complete, and error free in accordance with error validation criteria. (col. 4, line 6-11 discloses an electronic form determining whether the provider failed to fully input all requested data into the form, where the failure to input all requested data into the form is an error and where the programming that analyzes the form to determine any failures,

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inherently uses error validation criteria in order to determine that there has been a failure).

Therefore, it would have been obvious to one of ordinary skill in the pertinent art at the time the invention was made to modify the method and apparatus designed to facilitate buyer driven conditional purchase offers of Walker et al. to include the electronic form notifying a user of incomplete data input fields as disclosed by Mangin et al. in order to facilitate the proper processing of the form and the information associated with it.

Mangin et al. also discloses at least two specific pathways of further data evaluation, a first of the specific pathways having an associated first mathematical model and a second of the specific pathways having an associated mathematical model (col. 3, line 1-20 discloses an electronic form having multiple pathways in the form of locked and embedded prompts and formulas which step a provider through inputting all relevant data for different types of insurance providers and using the mathematical calculations to further evaluate data).

Therefore, it would have been obvious to one of ordinary skill in the pertinent art at the time the invention was made to modify the method and apparatus designed to facilitate buyer driven conditional purchase offers of Walker et al. to include the multiple pathways each having an associated mathematical model of Mangin et al. in order to correctly evaluate and determination associated costs or rates with respect to the input data.

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Claims 10 and 18 recite equivalent limitations to claim 1 and are therefore rejected using the same art and rationale as set forth above.

As per claim 2, Walker et al. discloses all of the elements of the claimed invention but fails to explicitly disclose “if the input data is not complete at the first stage then the solicitor is alerted to complete the input data”.

Mangin et al. discloses a method and system for automated health care renewal and quality assessment having an alert operable to notify the solicitor to complete the input data (col. 4, line 9-11 discloses that an alert is provided to inform the provider of the failure to complete all data fields)

Therefore, it would have been obvious to one of ordinary skill in the pertinent art at the time the invention was made to modify the method and apparatus designed to facilitate buyer driven conditional purchase offers of Walker et al. to include the electronic form notifying a user of incomplete data input fields as disclosed by Mangin et al. in order to facilitate the proper processing of the form and the information associated with it.

Claims 11 and 19 recite equivalent limitations to claim 2 and are, therefore, rejected using the same art and rationale as set forth above.

As per claim 3, Walker discloses “the contract evaluator determines at the second stage whether the input data as a whole falls with one of the at least two specific pathways based on one or more rules (col. 18, line 17-26 discloses extracting a subject area from the subject field and posting the CPO in an appropriate subject area, where it

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is inherent that the posting is done according to a set of rules, otherwise, there would be no way to determine which CPO posts to which subject area).

Walker however, fails to explicitly disclose “the one or more business rules being associated with a reinsurance business model”.

Mangin et al., discloses a method and system for automated health care renewal and quality assessment having rules associated with a reinsurance business model (col. 3, line 1-20 discloses calculating managed care price proposals that differ in structure according to a myriad of complex factors including provider type, coverage type, and employee work status, where the price proposals, inherently, are determined according to rules associated with the different types of coverage policies).

Therefore, it would have been obvious to one of ordinary skill in the pertinent art at the time the invention was made to modify the method and apparatus designed to facilitate buyer driven conditional purchase offers of Walker et al. to include rules associated with a reinsurance business model since such would facilitate the determination of monthly total composite insurance rates.

Furthermore, Examiner considers the specific type of business model to be nonfunctional descriptive material as recited. The specific type of business model does not change the function of the claimed invention. Examiner asserts that the method and apparatus designed to facilitate buyer driven conditional purchase offers of Walker is fully capable of using rules associated with any type of business model.

Claims 12 and 22 recite equivalent limitations to claim 3 and are, therefore, rejected using the same art and rationale as set forth above.

As per claim 6, Walker et al. further discloses "one or more of the specific pathways accepts the input of the solicitor and signals the solicitor that a contract has been formed". (col. 18, line 16-17 discloses the central controller extracting data from the CPO and col. 19, line 42-45 discloses the seller adding an indication to the CPO that the contract is agreed to, where this indication would, inherently, be communicated to the solicitor)

Claim 15 recites equivalent limitations to claim 6 and is, therefore, rejected using the same art and rationale as set forth above.

As per claim 7, Walker et al. discloses "one of the one or more specific pathways presents the solicitor with a counteroffer" (col. 22, line 40-42 discloses a seller responding to a solicitor with a counteroffer).

Claim 16 recites equivalent limitations to claim 7 and is, therefore, rejected using the same art and rationale as set forth above.

As per claim 8, Walker et al further discloses "one of the one or more specific pathways required manual intervention by a person who evaluates the input data" (col. 31, line 4-5 discloses that transaction data can be sent to third party arbiters to settle disputes, where the third party arbiter is the human intervention required to complete the dispute resolution).

Claim 17 recites equivalent limitations to claim 8 and is, therefore, rejected using the same art and rationale as set forth above.

As per claim 9, Walker et al. discloses "one of the one or more specific pathways signals the solicitor that a contract cannot be formed" (col. 9, line 45-50 discloses that a



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seller may respond to a CPO by sending a counteroffer through the central controller, where, by sending the counteroffer, the central controller is notifying the solicitor that the contract cannot be formed because the seller did not agree to the original terms of the contract).

**4. Claims 4, 5, 13, 14, 20, and 21 are rejected under 35 U.S.C. 103(a) as being unpatentable over Walker et al. in view of Mangin et al. and further in view of Case et al. (6,510,418).**

As per claim 4, The Walker et al. and Mangin et al. combination discloses all of the elements of the claimed invention but fails to explicitly disclose "each of the one or more specific pathways has a prerequisite of a given range of variables".

Case et al. discloses a method and apparatus for detecting and deterring the submission of similar offers in a commerce system having "a prerequisite of a given range of variables" (col. 6, line 36-48 discloses unacceptable similarity ranges indicating a range for the corresponding term within which similar buyer offers may be rejected, where the acceptable range is any value falling outside of the unacceptable similarity range).

Therefore, it would have been obvious to one of ordinary skill in the pertinent art at the time the invention was made to modify the method and apparatus designed to facilitate buyer driven conditional purchase offers of the Walker et al. and Mangin et al. combination to include the prerequisite of a given range of variables as taught by Case et al. since such would filter out all offers/counteroffers that are unacceptable.

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Claims 13 and 20 recite equivalent limitations to claim 4 and are, therefore, rejected using the same art and rationale as set forth above.

As per claim 5, The Walker et al. and Mangin et al. combination discloses all of the elements of the claimed invention but fails to explicitly disclose “a default pathway is followed if the input data does not fall within any of the one or more specific pathways” (col. 9, line 4-16 discloses that if an offer is determined to fall outside of the acceptable offer range then an alternate or default process is followed, where the default process could be to reject the offer, charge a surcharge to process the offer, or providing a warning, or suspending future privileges of the buyer).

Therefore, it would have been obvious to one of ordinary skill in the pertinent art at the time the invention was made to modify the method and apparatus designed to facilitate buyer driven conditional purchase offers of the Walker et al. and Mangin et al. combination to include the default pathway as taught by Case et al. since such would deter users from submitting offers that fall outside of an acceptable range.

Claims 14 and 21 recite equivalent limitations to claim 5 and are, therefore, rejected using the same art and rationale as set forth above.

### ***Response to Arguments***

5. Applicant's arguments with respect to claims 1, 3, 10, 12, 18, and 22 have been considered but are moot in view of the new ground(s) of rejection.

In response to arguments in reference to claims 2, 2-9, 13-17, and 19-21 all rejections made towards the dependent claims are maintained due to a lack of reply by the applicant in regards to distinctly and specifically pointing out the supposed errors in

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the examiner's prior office action (37 CFR 1.111). The Examiner asserts that the applicant only argues that the dependent claims should be allowable because the independent claims are unobvious and patentable over the prior art.

### ***Conclusion***

6. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Benson et al. (7,277,861) discloses an insurance policy and renewal method and system. Conklin et al. (6,338,050) discloses a system and method for providing and updating user supplied context for a negotiations system. Balson et al. (2003/0033240) discloses an integrated electronic exchange of structured contracts with dynamic risk-based transaction permissioning.

Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

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Any inquiry concerning this communication or earlier communications from the examiner should be directed to CANDICE D. CARTER whose telephone number is (571) 270-5105. The examiner can normally be reached on Monday thru Thursday 7:30am- 6:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, John Weiss can be reached on (571) 272-6812. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/C. D. C./  
Examiner, Art Unit 3629

/John G. Weiss/  
Supervisory Patent Examiner, Art Unit 3629